

VII. LIST OF IMPEDIMENTS AND ACCOMPANYING ACTION PLANS

The following discussion provides specific HUD required information for each impediment including the name, proposed action plan, time frame for completion, available resources, responsible person or implementing agency, discussion of issues, schedule for completion and monitoring program. See Appendix A for a summary of these action plans.

1. A substantial number of neighborhoods in need of revitalization.

Action: Rehabilitate housing, upgrade infrastructure, and improve services necessary to increase the supply of safe, decent and affordable housing for low-income households including minority, disabled, homeless and large-family households.

Time Frame for Completion: Ongoing.

Available Resources: CDBG funds, HOME funds, the City General Fund, private sector, Housing Authority, Fresno Redevelopment Agency Housing Set Aside funds.

Responsible Person and/or Agency: HNR, Housing Authority, Development Department, ADA Advisory Committee, City Manager's Office, Public Works, Police, Parks, Recreation and Community Services.

Discussion: The City is directing block grant funding and other resources toward meeting the needs of these households. CDBG regulations require that funding be targeted in census tracts that are reported with at least a 51 percent population of low- to moderate- income households. In compliance with regulations, the City has directed funding to twelve CDBG neighborhood street projects in FY 2000. Completion of those projects will increase the total number of completed projects to approximately 40. HOME funds have also been allocated for housing programs.

Funded improvements include housing rehabilitation and completion of deferred maintenance. The City is ensuring that funding recipients add features that improve accessibility and visitability for those with disabilities.

The City is concerned about removing architectural barriers in public and private facilities including residential units. Part of the problem is increasing public awareness of the issue. One of the ways that the City will increase public awareness is to modify CDBG, HOME and ESG applications to include a section of questions that urges the applicant to consider incorporating design measures in their application that make the facility or dwelling more accessible to persons with disabilities than is required by the ADA, Section 504 of the Rehabilitation Act of 1973, the federal Fair Housing Act and related statutes. The City will log the number of accessible units funded that exceed standards. The City is also conducting outreach to leaders in the building industry in an effort to encourage as many building permit recipients as feasible to include accessible features even when they are not required (See Impediment 5, Action Item 5d).

Other expenditures will be used for major and minor infrastructure improvements including the installation of handicapped ramps at intersections and other appropriate locations. Funds are also being provided for recreation and crime prevention activities intended to increase the safety and attractiveness of low-income neighborhoods. This includes the assignment of additional police personnel and recreation and arts programs for at-risk youth. Code enforcement and community sanitation (graffiti and blight removal and other nuisance abatement activities), will continue to be a priority.

Program funding includes the following budget items. In Fiscal Year 2000, the following funding items were approved: \$3,184,800 for the enforcement of building and zoning codes in the CDBG target areas, including enforcement of the housing code, dangerous building code, public nuisance ordinance, and zoning ordinance; \$491,600 for an owner-occupied Rehabilitation Program to provide low- and very low-income homeowners with loans to make necessary repairs and improvements to their homes; capital funds totaling \$1,100,000 and comprised of \$100,000 CDBG, \$600,000 HSA and \$400,000 Rental Rehabilitation Revolving funds with the remainder allocated in CDBG funds for staffing to provide loans and payments designed to be affordable (as low as \$20 per month); \$202,100 for a neighborhood revitalization program to provide operating costs for the City target area partnerships, to improve the efficiency of existing City programs, such as crime prevention, code enforcement, blight removal, and housing rehabilitation, and to assist in the development of neighborhood revitalization plans; \$1,203,000 to implement POP programs in troubled CDBG areas; and \$4,705,600 for an ongoing

program to provide street, curb and gutter improvements in CDBG target areas. Senior paint and emergency repair grant programs are also being funded. The Housing Authorities of the City and County of Fresno (Housing Authority) is also spending \$2.2 million on rehabilitation programs. Approximately \$500,000 was allocated in FY 2000 to continue to provide ADA park improvements including accessible playground equipment and other facility improvements.

Schedule of Activities to Be Completed: The program is ongoing with monitoring as part of housing progress reports, City annual budget evaluations and annual Consolidated Plan Updates. In FY 2000, the City will receive and respond to more than 2,600 housing code enforcement complaints; provide mortgage credit certificates (through the Housing Authority) in an amount sufficient to facilitate provision of 65-80 units of affordable housing; rehabilitate 10 units using Rental Repair Revolving Funds; and upgrade 40 single family owner occupied units using tax increment set aside, HOME or CDBG program funds. The Housing Authority will repair 153 units and provide mortgage credit certificates sufficient for 65-80 units of affordable housing.

2. **Insufficient production of affordable units and rehabilitation of existing units by nonprofit organizations and private sector developers.**

Action: Increase new construction production and rehabilitation of existing affordable housing by increasing the number, expertise and capacity of the nonprofit housing community and stimulating the private sector.

Time Frame for Completion: Ongoing.

Available Resources: CDBG funds, HOME funds, City General Fund, private and public sector grants, other federal and state resources.

Responsible Person and/or Agency: HNR, Development Department, Housing Authority

Discussion: HNR has collaborated with existing nonprofit organizations to create a program for increasing the capacity of the nonprofit community and the development of CHDOs. To date, the number of CHDOs participating in the City's program has increased from one to eleven. The City is sponsoring

workshops designed to assist nonprofit organizations and others with housing grant funding applications. The FHC hired a full time education coordinator in 1998. The FHC added a Southeast Asian outreach coordinator in June 1999 to improve participation in education and loan acquisition programs by the Southeast Asian Community. That minority group is being targeted because of exceptionally low participation in fair housing programs and very high need in terms of high numbers of low income, large family households. Training programs are targeted to large family and low to moderate income individuals and families including all minorities and persons with disabilities.

Funds are generally obtained through competitive processes. The City seeks to create housing opportunities for low-income people through the federally-funded HOME, an entitlement program which requires that 15 percent of the funds be set aside annually for CHDOs. In FY 2000, funding available through this program will amount to \$527,100. A competitive process to solicit proposals for these funds is conducted annually by HNR.

The City Development Department is also working with developers and property owners to encourage use of density bonus, mixed density incentives and accessory dwelling provisions of the Zoning Code. The intent is to increase the supply of new private constructed affordable housing by stimulating the construction industry, and to spread affordable housing throughout new and older communities.

Schedule of Activities to Be Completed: The City conducts annual funding workshops for nonprofit organizations and others and will continue to schedule local or regional sessions as the need arises. Information packets will continue to be distributed and will be posted on the City's website. Ongoing monitoring will occur as part of housing progress reports and annual Consolidated Plan Updates.

In FY 2000, the City will facilitate construction of 10 housing units designed by non-profit developers for eligible low-income families; provide support services for review of tax credit applications for development of affordable multi-family units; and working with the Housing Authority, CHLB and FHC provide education programs for 200 families that explain how to apply for and secure funding, and identify and defend against discrimination. A number of sessions will be scheduled each year. Programs are designed to increase the number of low income families who can obtain adequate, safe and decent

affordable housing. Dates, turnouts, locations and topics will be reported annually in the CAPER. Development Department staff will continue to provide information services intended to make the property owners and developers aware of affordable housing incentive programs, and to encourage integration of affordable housing units, and accessibility features, into major developments.

3. **Inability of low-income households, including minority, those with persons with disabilities, homeless and large-families, to purchase adequate housing.**

Action: Increase the number of qualified home buyers, the number of loans granted to low-income individuals or households, and the number of homes purchased in low-income areas including increasing personal income through economic development activities.

Time Frame for Completion: Ongoing.

Available Resources: CDBG, HOME, City General Fund, CalCAP, Small Business Administration Loans, Fannie Mae HomeChoice Loan Program, Enterprise Zone Programs, Fresno Economic Development Corporation Programs, Work Opportunity Tax Credits Program, Inner City Fee Reduction Program.

Responsible Person and/or Agency: HNR, City Manager's Office, Lenders Participating in City Programs

Discussion: The City requires that lender's participating in the City's new home buyer's program conduct home ownership seminars. Proposals for training and program elements are developed in conjunction with the CHC, a group which includes representatives of business organizations who participate in the program. Seminars focus on the steps necessary to secure home loans including criteria for home loan applications and strategies for pre-qualifying. Seminars provide information regarding the various assistance programs available to first-time and low-income home buyers.

Lender's are being asked to encourage use of Fannie Mae's HomeChoice program to provide single family mortgages for low- and moderate-income borrowers with disabilities or borrowers with a family member with

disabilities. Fannie Mae requires all borrowers to participate in a home buyer education program including face to face, individual tutoring and/or classroom style workshops, as needed, to make a reasonable accommodation to meet the borrower's specific disability need. The City collaborates with the lending institutions and develops the working relationships necessary to ensure that serious consideration is given to applications from those who successfully complete home ownership seminars.

The City Manager's Office is implementing economic development programs intended to attract employers to the area thus providing more jobs and home buying power for City residents. The City is also allocating funding for programs that provide economic opportunities or lower costs in a fashion designed to make housing affordable to more persons. In FY 2000, \$150,000 has been allocated to subsidize the reduction of development fees in low- and moderate-income areas of the City as required in the Housing Element, and \$50,000 has been allocated to provide financial assistance to businesses to provide employment for lower income households or to remove slum and blight in an area. CalCAP, Small Business Administration Loans, Redevelopment Tax Increment, and Fresno Enterprise Zone incentives will continue to be used to stimulate businesses and job growth and to provide development incentives. The Fresno Enterprise Zone provides State of California tax credits to encourage employers to hire the economically disadvantaged. In addition to the Fresno Enterprise Zone, the City coordinates its efforts with the State Employment Development Department to offer Work Opportunity Tax Credits to employers that hire public assistance recipients through the City's Welfare to Work plans. The City also provides training funds to employers through the Work Force Development Board to encourage the hire of unskilled and economically disadvantaged individuals. The immediate objective is to reduce the unemployment rate by providing incentives to businesses in the neighborhoods where housing needs are the greatest. The goal is to increase the number of individuals and families who can afford a home.

In FY 2000, \$201,100 has been allocated for housing development programs. CDBG monies for operational costs; HSA; and HOME funds will be used for capital. The City has allocated \$1,700,000 for the DAP, and \$935,500 for programs such as the LIHP. Funds in an amount of up to \$4,000 are provided to low- and very low-income first time home buyers to purchase a single

family home. Funds are used to pay for closing costs and down payments for homes for which sales price must be under \$117,000.

The City's federal funding is being spent in target neighborhoods that predominantly consist of members of protected groups. Large blocks of funding are committed to the ongoing transition to a more accessible community for persons with disabilities. For example, accessible features, such as ramps, are being added to streets, sidewalks and public buildings. Funds are allocated annually to add accessible features and remove architectural barriers in public buildings. The City is requiring that housing constructed with set aside or other public funds include a percentage of units that are fully accessible.

In program year 1998, all housing grants to renters and homeowners were distributed to households with less than 80% of median family income; and 26% to households with less than 50% of the median family income. Approximately \$249,996 in Community Development Block Grant, and \$291,528 in Tax Increment Funds were granted to Disadvantaged Business Enterprises. Of that amount, 51% went to male Hispanic and 49% to male Caucasian owned businesses. The Disadvantaged Business Enterprise Program includes outreach to all disadvantaged groups. No women owned businesses chose to participate during Program Year 1998. Several groups are under represented in contract awards. Outreach to these groups is included in the APMP.

Specific program funds are being distributed to protected groups at a much higher frequency than to Caucasian groups. For example, 797 grants were made directly to renters and home owners in Program Year 1998. Of that number, 67% went to Hispanics (who represent 30% of total population and 23% of total households); 18% to non-Hispanic African Americans (8% population; 8% households); 18% to non-Hispanic Caucasians (49% population; 61% households); 6% to Asian Americans/Pacific Islanders (12% population; 8% of households); and less than 0.125% to Native Americans (0.7% total; 1%+/- households). Emergency Shelter Grant funding was distributed as follows: 51.67% to Hispanics; 1.77% to Native Americans; 23.73% to Caucasians; 18.8% to non-Hispanic African Americans; 1.12% to Asian Americans; and 2.88% unidentified. In FY 1998, DAP and LIHP funds significantly benefitted sectors of the population who most need housing assistance. Funding was distributed as follows: 65 percent to Hispanic; 8

percent to African American; 18 percent to Caucasian; and 6 percent to Asian American households. The City also supports the Housing Authority's Mortgage Credit Certificate Program which provides funding for 65-80 units.

The Asian American Community continues to underutilize program opportunities in large part because of language and cultural barriers. The AI Action Plan and Monitoring Program (APMP) stress outreach to that community including a 10-15 percent per year increase in participation in appointed and volunteer committees and groups. In the past year and with City funding assistance, the Fair Housing Council hired a full time Southeast Asian outreach coordinator to work to resolve under participation by that group.

In 1999, a City funded CSUF study of HMDA data was completed. The study included an analysis of information compiled and provided to the City by the Federal Reserve Bank. CSUF researched and documented reasons for the denial of home loan applications by local lending institutions, and evaluated the implications. The City will sponsor a CHC meeting to discuss the results of the research and to facilitate discussion of policy changes and/or activities that may be considered and which would allow lenders to increase lending to under-served low-income, minority applicants as well as under-served neighborhoods. The CHC meeting will also be used as a forum to discuss the Community Reinvestment Act and the responsibility to equitably fund loans throughout the City, and the provision of loan required homeowner's insurance. The City is reviewing recently released data from the State Insurance Commissioner's Office which indicates that all Fresno residents may not have equal access to homeowner's insurance. During FY 2000, the City will review this information and work with the public to develop and implement strategies to resolve this problem.

The City has recognized that language and skill barriers create significant employment obstacles for recent immigrants particularly those from southeast Asia. Economic incentive programs in low-income areas, coupled with local school programs, Work to Welfare training programs and other efforts are intended to bring these new residents into the work force.

Schedule of Activities to Be Completed: Lender's will conduct City sponsored home ownership seminars. The City is completing analyses of the 1999 CSUF HMDA study and the 1999 State Insurance Commissioner's report on under

served communities and intends to sponsor CHC meetings to discuss the two studies. Economic development and other incentive programs will be implemented in 1999 and each subsequent year. Ongoing monitoring as part of housing progress reports and Consolidated Plan Updates will occur. Programs will stimulate businesses thereby creating more jobs in target areas. The City will formalize its affirmative marketing plan by July 15, 2000.

The DAP will be used to provide assistance in the development and purchase of 575-600 units per year. The HOPE 3 program offered by the Housing Authority will result in the purchase of 20 units per year. In FY 2000, \$35,000 has been allocated for fair housing counseling, outreach, education; enforcement and advocacy; referral for discrimination; tenant and home buying counseling; and analysis of impediments to fair housing.

4. **Insufficient participation of low-income and minority volunteers in housing planning, programs and decision making processes.**

Action: Continue to promote diversity of composition on all appointed Boards, Committees, Task Forces and Commissions that reflects the cultural, social, racial, economic, family make-up, sex, health, disabilities, age and other characteristics of the City; continue to promote volunteerism and participation in community activities affecting housing.

Time Frame for Completion: Ongoing.

Available Resources: City General Funds, CDBG

Responsible Person and/or Agency: Mayor's Office, HNR, Development Department and other relevant departments/agencies

Discussion: There is a need to continue to maximize diversity on City appointed Boards, Commissions, Task Forces and Citizen Advisory Committees and to increase volunteerism and other citizen participation in housing related programs. The City has also adopted policies promoting equal opportunity in hiring, appointments and contracting. The City desires to augment existing practices to include additional outreach through its web site. The City is including public notice of openings on City appointed community groups, advisory committees, Commissions and Boards on its web site. Notice of openings may also be distributed at more than a dozen monthly

neighborhood meetings. The intent of these actions is to broaden recruitment opportunities in hopes of encouraging participation by all of Fresno's diverse groups and empowering those who most need City services.

The City is sponsoring a number of neighborhood groups and using the POP Program, Care Fresno, recreation programs, outreach programs, and citizen participation plan meetings as means for attracting more volunteers. The Care Fresno Program, as an example, has attracted more than 300 volunteers to address literacy, safety and other issues in low-income neighborhoods. The neighborhood associations have also reached out to large numbers of volunteers to assist in improving their own neighborhoods. The POP Program has been nominated by HUD as a national Best Practices program. These programs help to maximize community involvement in, and sense of ownership of, housing planning and programs.

Cultural, language, and physical impairment barriers create obstacles to participation in housing meetings and programs. The City is attempting to overcome this obstacle by increasing interaction with the community through the institution of neighborhood groups and by publishing housing related documents in multiple languages. Code Enforcement signs and notices are printed in Hmong, Cambodian, English, Spanish and Laotian. RentSense is offered in Spanish and English. The California Tenant Rights Handbook is printed in Spanish. The Community Sanitation Division now prints Clean Up Program materials in Hmong, Spanish and English. The Commercial Rehabilitation Program brochure and application are printed in Spanish. The City's housing brochures are also translated into other languages by realtors and brokers who help market City programs. See Section IV (E) for a listing of informational material supplied in various languages by the FHC which receives financial support from the City. Over the next few years, the City intends to expand the number of languages included and types of materials printed. Because the City has determined that participation by Asian American groups is lacking, staff will focus on recruitment of representatives from this community including direct requests and publications in Asian American community newsletters. As a first step in outreach to that community, the City participated with HUD and the Community Housing Council in the May 1999 Hmong Home Expo to describe the City's home buyer programs, to provide advice and information on tenant and home buyer rights, and to encourage involvement in City programs. The City will also focus on disabled and Hispanic communities. The City will include features that assist persons with

disabilities in its web site, and work with the ADA committee to develop alternative formats for education and outreach materials, such as tapes, Braille or large print, that assist people with cognitive impairments with information access.

Schedule of Activities to Be Completed: Ongoing. Web site modifications in FY 2000 to address community appointments. Improve recruitment efforts, particularly for Asian Americans, beginning in 1999. Ongoing monitoring will occur as part of housing progress reports and Consolidated Plan Updates.

5. **Inability to maximize the potential for zoning, building and safety codes to positively impact housing supply and programs due to outdated U.S. Census Bureau data and General Plan.**

Action: Obtain year 2000 census data as soon as available. Complete current General Plan update and prepare new Housing Element. Review and improve City codes and ordinances in a manner that (a) enhances affordability, locational choice, accessibility and visitability, (b) reasonably accommodates all who seek housing and (c) decreases unnecessary housing costs or construction delays by streamlining administrative processes. Improve and step up enforcement and permitting processes to assure that all required local, state and federal laws including Title 24 and other construction regulations related to accessibility continue to be fully implemented, and that designers and builders of single family homes and remodels are aware of programs and advantages of including accessibility features in projects that are not required to include them.

Time Frame for Completion: Ongoing with updates and revisions by 2001.

Available Resources: City General Fund, CDBG funds, development fees.

Responsible Person and/or Agency: Development Department, HNR (advisory), City Redevelopment Agency (high density corridor studies)

Discussion:

Need to obtain up to date information. Lack of up to date information about the current population, its characteristics, income and housing needs makes the quantification and remediation of housing needs very difficult. The latest US

census is almost ten years old and some of the year 2000 data will not be available until about 2004. The City General Plan, a state planning requirement, is also outdated. The City has been working on an update for several years. The first draft plan was published in 1997, but not forwarded for review and adoption, because of sensitive and difficult city expansion and property tax sharing negotiations among the Cities of Clovis, Fresno and Fresno County. The City's draft General Plan will be published and forwarded for environmental assessment this summer. Public hearings are planned to begin in January 2000.

State law requires that the Housing Elements of the General Plans for all cities within the County be updated and adopted by June 30, 2002. The General Plan update process will be completed soon enough to be used as a planning tool for the Housing Element update. Complete census data will be unavailable until 2004. The City will utilize Census data as issued between 2001 and 2004.

In terms of fair housing, General Plan and Housing Element Updates provide opportunities for City staff, working with interested citizens and public and private sector organizations, to review existing plans and policies, and work together to find workable solutions to housing problems. For example, the General Plan includes a proposal for jobs/housing linkages between Freeway 41 and Blackstone Avenue. In this strategy, high density housing corridors are placed along major arterials where strip commercial centers are located. Commute difficulties for low-income households can be decreased, local air pollution problems diminished or stabilized, and revitalization can be facilitated. "Pedestrian pocket" developments are being proposed to permit creative transportation, infrastructure, jobs and housing balance, and affordable housing planning.

Need for comprehensive review and update of regulations affecting housing. The information gathering and update processes provide an opportunity for a comprehensive review of changes to local, state and federal laws and regulations that have occurred since previous updates. Development Department and HNR staff are currently reviewing zoning ordinances and other processes related to land use and development to determine whether any City regulations are intentionally or unintentionally increasing development costs, hampering the development of properly zoned land, or are otherwise counterproductive to the provision of housing and urban services within the City. The City will revise any ordinances that violate fair housing, or any

other civil rights law, as soon as such determinations are made. Priority has been placed on adoption of a Reasonable Accommodation Ordinance in 2000. In November 1999, City Council initiated the first in a series of proposed Zoning Code Amendments intended to implement the AI action plan. Staff has been instructed to use the General Plan update process as one of the City's many tools to speed up and facilitate its mission to affirmatively further fair housing.

Need to enhance accessibility and visitability programs. The City has an ongoing program to improve staff, general public and private sector knowledge of accessibility and visitability needs, regulations and opportunities. The City sponsored its first comprehensive training session (provided by FHC) for 150 permitting, inspections, code enforcement and other relevant staff members in 1998. Additional training sessions will focus on accessibility and visitability issues including information regarding related funding sources, programs and regulations. Staff has been instructed to look for opportunities for accessibility upgrades when inspecting or visiting homes and to advise owners and residents of available resources. The ADA Advisory Committee intends to begin outreach to professional organizations who can help the City increase the number and types of voluntarily constructed accessible/visitable features or single family units. The City continues to work with its ADA Advisory Committee to identify strategies for furthering City goals. The City will continue to require, consistent with the Fresno City Municipal Code, that buildings are constructed consistent with all required local, state and federal laws including State Building Code, Title 24, Part 2, Chapter 11A for all new multi-family construction. In September 1993, HUD monitors requested to review the City's plan for implementation of Section 504 of the Rehabilitation Act of 1973. This plan guides compliance with Section 504 accessibility regulations pertaining to new construction, alterations or remodels, and existing facilities. The City worked with HUD in early 1994 to provide an acceptable 504 plan including self evaluations and implementation timetables prepared by the Water, Police, Fire, Parks and City Hall/Management Complex, review and support by the City's ADA Advisory Committee, record keeping, and grievance procedures, among other items. As HUD was advised, and rather than duplicate efforts, components to achieve compliance with the Americans with Disabilities Act were folded into the 504 plan. The ADA law has more stringent requirements, and guides the transition from non accessible to accessible communities. The City uses this information to develop annual budgets for accessibility upgrades, ensure that an adequate

percentage of new units are accessible and related actions. The 504/ADA plan is not currently in a citizen friendly format. The City plans to reformat and upgrade it in 2000.

Schedule of Activities to Be Completed: Monitoring of the following elements will occur annually as part of Consolidated Plan Updates and City budget hearings, and as part of housing progress reports when undertaken.

Need to obtain up to date information. Completion of General Plan environmental assessment and start of public hearings in January 2000. Revision and adoption of General Plan Housing Element by June 30, 2002. Utilization of US Census data as it becomes available between 2001 and 2004.

Need for comprehensive review and update of regulations affecting housing. Completion of policy and regulation review by the end of 1999 with a first round of Ordinance upgrades, if appropriate, in 2000. Additional revisions, where necessary, after the June 2002 Housing Element is issued. In 2000, the City reformat and upgrade the ADA/504 plan so that it is more usable, can be disseminated and planned outcomes can be better quantified and evaluated.

Need to enhance accessibility and visitability programs. Ongoing verification that City codes are being enforced. Continue to require that code enforcement, building inspection and other officials look for opportunities to increase accessibility and visitability. For example, enforcement officials can advise property owners of the availability of low or no interest loans to make units accessible as they undertake other upgrades. In 1999, the ADA Advisory Committee members will begin to attend professional meetings, such as the American Institute of Architects and American Planning Association, as guest speakers on accessibility/visitability issues, and write articles for trade newspapers. The City will reformat and upgrade the ADA/504 plan in 2000.

6. **Difficult for local, state and federal programs to eliminate housing discrimination.**

Action: Document, investigate and monitor registered complaints of housing discrimination. Increase community awareness and knowledge of fair housing rights and responsibilities. Implement programs for recognizing, monitoring and deterring discrimination even in its subtlest forms.

Time Frame for Completion: Ongoing.

Available Resources: CDBG, private and non-profit sector funds.

Responsible Person and/or Agency: FHC, CHLB, FRHA, FAR, HNR, State Department of Employment and Fair Housing (DFEH).

Discussion: The City is collaborating with the FHC and CHLB to develop and implement fair housing education and enforcement programs. Between FY 1997 and FY 2000, the City allocated over \$140,000 to these two organizations. Numerous fair housing activities were accomplished including the FHC's provision of professional services in the investigation and resolution of registered complaints regarding housing discrimination. The City contracts with the FHC to train staff regarding fair housing responsibilities; and to implement the fair housing/fair lending components of programs and services funded by the City in order to affirmatively further fair housing opportunities.

In 1998, the City created and began to distribute brochures and other informational materials that focus on fair housing rights and responsibilities. The information describes signs that suggest housing discrimination as well as how to recognize and document discriminatory housing practices. The brochure provides referrals to agencies that provide assistance to persons who believe that they were discriminated against.

The City is committed to promoting a regional approach to the resolution of housing enforcement and education issues. The recently begun Continuum of Care Collaborative includes representatives of several agencies and cities, nonprofit organizations and others who need to address and resolve shared challenges. Regular meetings are held with county and other officials, and joint county-city financial and staff contributions to projects is typical. The City develops shared approaches to decision making working with community groups and coalitions formed to address issues that cross boundaries.

In April 1999, the City co-sponsored the 4th annual Central Valley Fair Housing Conference. The conference was organized by the FHC. Topics included patterns and practices of sales and lending discrimination, fair lending and fair housing enforcement actions, interpretation of, and better compliance with, state fair housing laws, the federal perspective on fair housing

compliance, effective tenant selection rules, procedures and practices, and methods to build a strong economic base through affirmative advertising.

The City currently publishes Code Enforcement, Community Sanitation and other housing information in a number of languages in order to maximize understanding by residents with language barriers. During FY 2000, it will also update its housing brochures to include a number of the major languages of its clientele groups. The City intends to continue publish housing related grant applications and application instructions on its website. The City is also exploring options for adding other useful fair housing information to its website. Housing related training sessions and seminars will be provided.

RentSense is a telephone service that provides tape recorded messages regarding a wide variety of housing issues, including referrals of individuals to California Rural Legal Assistance, CCLS, Centro La Familia, DFEH and other agencies who help individuals and families who may be experiencing discrimination. Recorded messages are provided in Spanish and English.

Schedule of Activities to Be Completed: An annual report of the number, type and disposition of housing discrimination complaints will be prepared and distributed to property owners and property management companies through coordination with the FHC. The City will continue to contract for some of its fair housing services in order to provide services for tenant/landlord disputes on matters including, but not limited to, discrimination, rent maintenance, repair and eviction. The City will continue to support the RentSense program.

As in 1999, the City will annually co-sponsor at least one regional workshop on fair housing issues. The City will annually evaluate the State Insurance Commissioner's analysis of insurance issues and report on progress in reducing identified problems. The City will continue annual education seminars, outreach programs and other programs for insurance and loan service providers. CSU Fresno will analyze HMDA data and the City will report progress every three years. The City will discuss results with service providers. Progress reports will be included in housing progress reports and the CAPERS.

7. **Lack of sufficient housing and services for those who are homeless or threatened with homelessness including minority, persons with disabilities and large-family households.**

Action: Improve services and increase housing opportunities for the homeless and those threatened with homelessness

Time Frame For Completion: Ongoing.

Available Resources: ESG and SHP funds, City General Fund, other grants

Responsible Person or Agency: HNR in concert with Nonprofit Service Providers

Discussion: There is a significant need for the City to assist those who need emergency shelter and transitional housing, those in danger of being homeless including abused spouses, and those who are chronically homeless. The City has committed funding to several organizations who provide services to these groups. The City is also working to improve the communication and service delivery capabilities of agencies and organizations that provide programs to assist the homeless.

A source of funding for these agencies is the federal SHP Continuum of Care. In 1997, 1998, and 1999, the City pursued Continuum of Care grants working with the Homeless Coalition. Through a competitive process, the City received several million dollars for use by non-profit service providers. The City is pursuing additional funds in FY 2000 (and thereafter) working with the Continuum of Care Collaborative.

Schedule of Activities to be Completed: Ongoing. In FY 2000, the City shall continue to fund shelters for the homeless and those agencies providing assistance to the homeless through the Emergency Shelter Grant (ESG) program. These activities shall be combined with the SHP to assist a minimum of 400-430 homeless families and individuals. In 1999, the City is working with homeless service providers to prepare a Continuum of Care so that agencies could access needed federal McKinney Act funding to fill gaps in meeting the needs of the homeless.

The City shall assist the Homeless Coalition (approximately 20 service providers) and other shelter providers with applications for ESG and SHP funds. The City provided computers to 17 homeless service providers and is developing a centralized computer system and related software for these groups. The system will collect and provide information on homeless

programs and services and provide clearing house data for agencies requesting assistance or those offering assistance to families. It is anticipated that thousands of homeless families and individuals will benefit annually from the implementation of this program.

Between October 1999 and March 2000, the City intends to ask every program funded emergency shelter provider to verify that their facility is currently in compliance with accessibility statutes. If any are found to need accessibility upgrades, a schedule for completion of required upgrades will be developed and implementation monitored by the City. The City will report the status of this undertaking in its program year 2000 CAPER.

8. **Inadequate financial resources for implementation of housing plans and programs.**

Action: The City will (a) seek additional funding working with the community, non-profit and private sector groups, other counties and cities, regional partners, legislative advocates and state and federal agencies, (b) margin, leverage, and invest funding to maximize purchasing power, (c) continue to streamline development processes to avoid duplications of efforts, and (d) take actions to stimulate economic development.

Time Frame For Completion: Ongoing.

Available Resources: General Fund, other grants

Responsible Person or Agency: HNR, City Manager's Office, Housing Authority, Nonprofit Service Providers

Discussion: There are limited resources to meet the critical need of affordable housing and revitalization within the community. The FY 2000 Consolidated Plan Action Plan proposes initial implementation of ten priorities. Programs are assessed each year and priorities within the original ten priorities can change based on available funding sources or changing needs. Some programs are ongoing; some are implemented for a single year. There is not enough money to fund the City of Fresno's "Five-Year Priorities" Plan contained in its Consolidated Plan. Identified funding needs for general housing, non-housing community development, and anti-poverty needs exceed \$795 million with an average funding need of \$159 million.

The City is taking advantage of state and federal programs which provide funding and other support necessary to affirmatively further fair housing. The City also is allocating its funds in ways that maximize impact. This not only implies the most efficient use of the monies, but that the monies be leveraged. Efficient use of funds includes establishment of valid and cost-effective programs to meet established priorities. Recognition is given to the fact that there are sometimes other agencies and organizations better equipped to implement programs to meet some of this community's needs. In many of those cases, the City directly funds a portion of those programs.

In FY 2000, the City received almost \$22 million in private and public requests for limited funds. Of those requests, over \$17.1 million were CDBG requests with only approximately \$10.2 million available. The ESG requests were \$420,750. HOME requests were almost \$4.4 million.

The City expects to receive the following funds for FY 2000: (a) CDBG - \$8,274,000; (b) ESG - \$420,750; (c) HOME - \$3,514,000 for a total of \$12,208,750 not including program income and carry over for CDBG. The City is also working with housing partners, such as the Homeless Coalition and a Continuum of Care Collaborative, to obtain additional homeless grant funding.

Within the City boundaries, the Housing Authority will provide Section 8 rent subsidies to 5,974 families. The Housing Authority anticipates 418 (7 percent) of the families receiving Section 8 subsidy will leave the program or transfer to another jurisdiction during 1999. The Housing Authority has a substantial waiting list for housing units and does not have enough vouchers for all qualified clients. The Housing Authority does not anticipate receiving any additional certificates/vouchers during FY 2000 because of HUD funding constraints. The City needs to continue to work with the Housing Authority and others to find more resources for housing subsidies and subsidy related programs.

In FY 1999, City resources included approximately \$2.5 million in local gas tax and local funds for street improvements and other community development projects; \$800,000 in Measure C funds to be directed to target neighborhoods; \$878,300 in local Redevelopment Agency Housing Set Aside funds to be used for local housing projects; approximately \$948,500 in State Employment Development Act funds for local economic development projects; \$1.4 million

is anticipated for the SHP for homeless shelters supportive services; and General Fund and Community Sanitation revenues to assist with other programs in support of housing, such as code enforcement, graffiti removal, police services, and other similar programs.

The FY 1999 DAP, funded with HOME monies, leveraged approximately \$40 million in private capital. This is due to primary financing being provided for home mortgages. All housing units funded with HOME funds (DAP loans and LIHP loans) contain "due on sale" clauses. These will provide for the return of loan funds to the HOME trust account to be used for future loans for lower income households.

The Fresno County Economic Opportunities Commission (EOC) will apply for more funding to continue the Youth Build Program to provide housing improvements with job training for disadvantaged youth. The EOC will fund a home weatherization program.

Schedule of Activities to be Completed: Consolidated Plan elements will be implemented with ongoing monitoring as part of the annual Consolidated Plan and City budget processes.

